

## The Cooperative Credit Plan

COOPERATIVE credit societies are practical and established institutions abroad. The object is to provide small loans on decent terms and low interest. El Paso is not the only town where the working people pay high for the little sums they want to borrow. It is so in most of our cities—the small borrower is at the mercy of sharks.

In Germany and France, Italy, England, and South America mutual credit societies have been very successful. Any two or three persons can form one. The object is to provide small loans for farmers, workmen, or small store keepers. The original idea was to make small loans to farmers in rural Germany, but it has extended to the cities. Germany now has many credit societies, and they are used in the cities by workmen and small shopkeepers, people of small incomes who desire to build homes, and by reliable people who want to borrow a little money, perhaps for a short time, at low interest.

Any group of persons in a community can form a society. Each member of the society is liable so far as his means go, for the debts of the society, but as the plan works out, expenses and losses are met by a prorata assessment. No one may become a member of the society unless he is well known to the directors. He must have a reputation for honesty, sobriety, and economy.

Only shareholders in the society may be borrowers from it. The affairs of the society are managed by a board of directors and a governor with auditors. But there are frequent general meetings and the will of the whole society is freely expressed by elections and self government.

While the fundamental purpose of the societies is to provide small loans on low interest, it also encourages savings and provides safe investments for the members. The idea of cooperative societies has not taken any great hold in this country, for any purpose. The middle classes in England and Germany however have made use of the idea and benefited by it for generations.

There's a bit of frost in the night air, and the big white moon swinging so low in the sky is gone. Winter is waiting around the corner, but the finch still sings in the eaves every day.

The color blind man usually sees red as green, and he says of all the annoyances the peculiar pink in his nerve centers gives, to see a girl rouged in the worst. She appears with apple green spots on her bright face. The natural rose of the complexion he says appears a delicately suffused, pleasing light green; but rouge stands out like the spots on a target. Girls, spare the color blind man this added sorrow.

## Pedro Gets His Start

IT IS interesting to watch the Syrians and Italians prosper in a big city. The father will start in business by helping a pushcart man to sell bananas. He learns English to the extent of saying "Bananas can apiece" and goes in and out of doorways with a dozen of the yellow fruits while his boss pushes the cart down the street and cries bananas.

The helper gets a small commission in this weary business, upon which he supports his Maria and three dark eyed babies, and he is learning greedily, learning the language, the money, the streets, and the ways of this new world.

In another year he has a second hand pushcart of his own and picks up quite a smart trade pushing his cart up and down the streets "every day except the Sunday and when the cold he freeze the banan." Sometimes he adds lemons to his winter stock. Maria has another little dark baby; they all live in one room with another family and on Sundays make a brave show as they go to walk, all the children in white stockings and plush coats and shouting out American words to the intense satisfaction of their father.

Two more years of industry pushing the cart and of indescribable saving and thrift on the part of Maria in everything except the matter of babies, and Pedro has a foothold in a little store near the market, not so much as a stall, but a slant where he can keep a box of apples and another of lemons and another of oranges with a shutter to put up at night. Maria, nursing the baby, helps him with customers, the children are in front underfoot on the sidewalk, underfoot all the time, and Pedro and Maria, trim full of pride over this substantial rise in business, have a room all to themselves somewhere above.

Sunday the whole family sits out in front on the sidewalk, all cleaned up and rigged out in good clothes. Pedro has "arrived." Newcomers beg his influence and ask to apprentice themselves to his trade. Every two or three years he enlarges his shop until he has a plate glass window and a neat and pretty door with gilt letters, a delivery wagon and a boy. He and Maria have grown portly; it takes quite a long gold watch chain to connect his buttonhole with his time-piece. His daughters are pretty and bright and smart, and his son is eager to make a start in the banana business for himself.

While the progressive cities in this country are considering government by commission and professional mayors and business administration, Germany is wondering how she can get a little more party politics in the well governed city, urging that besides good government the city should represent the will of the people, and enlist the good will and enthusiasm of the people.

## Earthquakes Along the Canal

IF THE United States was a little worried about anything connected with the canal it was an earthquake. Opponents of the Panama route have gloomily predicted that an earthquake would surely split it up and it was no place for a canal because there were no volcanoes near. A volcano, these arguments declare, is a safety vent—takes up a lot of the shake from an earthquake—and the Panama canal would be a failure and loss because it had no volcano to take up the slack when the earth quaked.

But the creators of the present canal say that a volcano is not necessary; that while a terrific earthquake may some day split the canal wide open and drain the lake and make the tremendous work useless, it is a risk to be compared with the probability of another Chicago fire, and that the worst any earthquake is likely to do is to twist the locks or temporarily drain the canal. The engineers say that the earthquake as a risk is no greater than the risk of injury done by the sides of vessels to the gates and locks.

## Need of the Mesa Boulevard

THE STREETS and houses are climbing up to the mesa, and more and more urgent does it become for the city to secure the mesa rim to all the people forever, for a park and boulevard. No city has a more wonderful chance to secure for itself forever a beauty that will not only live forever and help forever, but a beauty that will profit the pocket book. The view is beautiful from the rim, the wide spread city below, its very dust and smoke picturesque, far off mountains and mesas dimly veiled in delicate cloud, nearby masses of shadows, and the sky line like the line of sea waves. Besides the beauty east and west, north and south, the look at infinity that one gets, the breath of winds that blow round the world, there will be the fashionable parade from Sunset Heights to Fort Bliss along the mesa's rim, and home again by Manhattan Heights or Government Hill. It would be a drive to brag about.

## One-Sentence Philosophy

**GLOBE SIGHTS.**  
(Attribution Globe.)  
If you are smarter than your enemy isn't it surprising that you don't get along better than you do?  
While a dog may be a most faithful friend, it isn't usually in a position to help much in time of trouble.  
A man's rich kin are usually so healthy that he might as well go ahead and work for what he wants.

**POINTED PARAGRAPHS.**  
(Chicago News.)  
It takes a woman to be more cruel to the man she loves than to one she hates.  
Money makes this mare go—or come or stay, according to what it says to the jockey.  
Contentment may be better than riches, but give the average man riches and he will promise to be content.

**QUAKER MEDITATIONS.**  
(Philadelphia Record.)  
It's a good plan to use your head if you would get there with both feet.  
It is a mistake to suppose that the man who is on the fence is always well balanced.  
Dinner—Can you assure me that these eggs are absolutely fresh?  
Waiter—"I don't know that I can, sir. You see, I've only been here about a month."

**JOURNAL ENTRIES.**  
(Topeka Journal.)  
An old joke seldom is improved by a new dress.  
Legislation should also be enacted declaring an open season all the year 'round on practical jokers.  
It isn't right to judge everybody by the company he keeps. Sometimes it's impossible for him to dodge it.

## Dwarf Grown to Greatness

England Honors Memory of Nelson, Who Always Was Ahead of Time  
and Always a Loyal Fighter.  
By Rev. Thos. B. Gregory

IT WAS 168 years ago yesterday that England's great admiral died in the midst of his glory at Trafalgar. When Nelson fell, mortally wounded upon the blood-stained deck of the Victory he knew well enough that his name would live forever in the naval annals of the empire.

England does well to be immensely proud of her one-eyed little admiral, for he loved her with an everlasting love, and served her with a devotion that knew no bounds. It was Nelson's genius that brought Napoleon's Egyptian expedition to a disastrous close, and it was the recollection of what that genius had wrought at the battle of the Nile that saved England from the proposed French invasion with the great emperor at its head.

To Nelson's great failings, but his country has agreed to forget his weaknesses and try to be duly grateful for what he did for her in the hour of need.

A little dwarf of a man, Nelson made even his puny stature serve him. When passing over the quay at Yarmouth to take command of the ship to which he had been appointed, he overheard some men talking of a "little fellow" who had been stuck to him as long as he lived. The little admiral said, "this little fellow will yet be the biggest man in the king's navy." It was the memory of that sneer that helped to make him the most masterful sea-fighter in the British history.

Nelson was noted for his unflinching promptness. When at the very height of his fame, with the laurels thick about him, he was asked by an ardent admirer how he accounted for his great success, and the instant reply was: "I am always a quarter of an hour ahead of time." He never for a moment in war position is half the battle, and he was always at the right place at the right time. The little admiral had a lively sense of the things men call "responsibility." "The admiralty," he said, "may order me to do a cockney, but I will do my duty." From early boyhood he firmly believed that whatever was worth doing at all was worth doing well; and that conviction made Nelson immortal.

## 14 Years Ago Today

From The Herald This Date 1909.

Sam Blumenthal went east today over the Santa Fe. He is a St. Louis machinist. Billy Morton is back in the G. H. shops, after his honeymoon. The Fortnightly club will give a dance and reception at the K. of P. hall tonight.

Mrs. D. N. Smith came up from San Pedro today to visit her mother, Mrs. Windsor, of this city.

Mrs. W. H. Simpson, wife of the Mexican Central controller, arrived this morning on a visit to Pittsburg, Kansas.

Ed Mundy left for points in Colorado this morning, to attend several shipments of cattle to be made this fall.

The G. H. machine shop boys are well pleased with their new foreman, Mr. Hickey, who has only been in charge for one month.

Superintendent W. R. Martin, of the G. H., left for the east this afternoon on the Santa Fe. He is on his way to the Southern Pacific at Del Rio.

The 1909 club met at Mrs. Grove's Friday night. The club will give a party at the Chocoma hall, this evening. The club has a membership of 40.

The Eleventh Grade club of the High school met at the residence of the Misses Windsor, of Olive street yesterday. This is the first meeting since the club was organized.

Fred S. Pope, a mining engineer arrived in the city yesterday and will remain for several months. He has been employed by president Jacobson, of the Federal Copper company, to look after the holdings of the company in Arizona.

Foreman Borchert, of the car department of the G. H., has been the busiest man on the road for the past week. Mr. Borchert has the reputation of being one of the fastest men in the state in getting the main line clear after a wreck.

Architect McClintock and his corps of engineers started out early this morning to resurvey the Satterthwaite addition which has been recently purchased by California parties. The addition will be leveled and put into shape for the location of residences.

Inability to hit the ball lost the game this afternoon for El Paso against the Tucson team by the score of 5 to 1. Up to the seventh inning El Paso was in the lead. Following is the lineup of the El Paso team: B. Lankin, Christian, Davis, Dunn, Krauser, Young, Heck Brown, Donohue.

The following children were baptized at the Presbyterian church this morning by the pastor: Albert Loomis Webb, child of Mr. and Mrs. H. M. Webb; Harriett Elizabeth Howe, child of Mr. and Mrs. Walter D. Howe; Anna Grace Montague, Adam Wood Montague, children of Mr. and Mrs. A. W. Montague.

Tomorrow—Congregational Church History.

**Revenge**  
Author of "A Good Old Sinner."

REVENGE is the process of making an enemy feel as bad as he has made you feel.

In other words, Revenge is the business of paying back trouble. However, it is not a very businesslike process, because the Revenger is never satisfied with paying back the exact amount. He would much rather pay double. In fact, the man who goes into the wholesale and retail revenge business always tries to charge himself 200 percent interest annually. If a man gave him a black eye a year ago he hopes this year to say "I'm a black eye, a scrambled egg and a pancake nose."

Revenge is a difficult business and requires a good memory. When a man goes into the revenge business he first accumulates an enemy and then waits to

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## ABE MARTIN

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## Has Three Mission Branches

Congregationalists Divide the Missionary Work Into Three Bodies, Each a Separate Organization.  
By Frederic J. Haskin

(Continued from Page 1, this section.)  
sionary stations have been maintained throughout the year, with nearly 1500 out-stations. These have been under the direction of 612 American missionaries employed by the board and assisted by more than 5000 native workers.

**Active in Home Mission Work.**  
The Congregational Home Mission society is the second organization sustained by the denomination for missionary work. This was founded in 1826 and its work consists of planting Congregational churches in new fields and in promulgating the gospel in every possible place without regard to the growth of its own denomination.

The society has expended over \$25,000,000 during its existence and has planted fully four-fifths of the Congregational churches now established in this country. It has nearly 3000 missionaries upon its roll and last year sent out 100 new missionaries to various stations. About one-fifth of the services conducted by these missionaries are in foreign languages, including 23 different tongues.

The third missionary organization of the Congregationalists is the American Missionary association. Its field of work in the United States is the American Indian. It extends to each of the newly acquired possessions. Through this association the church is reaching more than 15,000,000 American citizens who represent the most needy portion of the body politic. Representatives of 17 different nations are enrolled in a single mission in Honolulu in the earlier work of the association much attention was given to the American Indians. A continuous effort toward the uplift and education of the negroes has been carried on for half a century. The work of the association extends to Alaska, the Congo, and the Philippines. It has helped the reinder herders of that region.

**National Women's Organization.**  
The other bodies conducting the activities of the Congregational church in the United States are the Church Building society, the board of Ministerial Relief, the Congregational Brotherhood of America, the American Congregational association and the women's organizations. These last include the Women's Home Mission federation and the Women's boards. The federation is the only national organization sustained by the denomination. It unifies all of the church organizations of women that work for any kind of mission in the United States.

The Brotherhood of America is the men's organization of the Congregational church. It is the executive agency of the denomination in the United States. It has been recently purchased by California parties. The addition will be leveled and put into shape for the location of residences.

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## Little Silver Behind It

Consul Edwards Explains Why Mexican Currency Is So Low; Little Interviews.

"THE reason Mexican currency is so low in value," says American consul Edwards, "is that there is little silver in the country to back it up. I have heard Mexican business men say they don't understand this condition of affairs, when the government states that five silver pesos are equal to one dollar, and three dollars of currency issued. But these men forget that great quantities of Mexican silver have found its way to China, where it is among the principal mediums of exchange. Much of it has come to the United States, too."

"Bisbee is wild about the automobile race from El Paso to Phoenix," said George R. Le Baron, who returned from the Arizona mining town Tuesday. "Convicts are being worked on the road between Bisbee and Tombstone, and it is in fine condition. There will be a big crowd at the Arizona race track, and that they are strong boosters for El Paso over there. Conditions in Bisbee are exceedingly fine."

Little Petra wanted to go to school like the American girls did. But she had to stay at home and with the wisdom of 12 years play little mother to a very squirmy baby brother of less than a year old, and also keep watch over her sister who was nearly 10 years old, and had an everlastingly recurring desire to toddle away off down the road to see the babies. Petra was always having to run after her and bring her, loudly wailing her protests, back to the home, which Petra called home. Petra's "madre" was off early every morning to do washing and did not come back until late in the evening. Petra had no sympathy with Petra's desire to go to school.

John R. Penland, city engineer of El Paso, was a visitor at the chamber of commerce Tuesday afternoon.

"I am on my way home from Detroit," said Penland, "where I have been attending the good roads conference. I was delighted to see the large cities of the country, and I must say that El Paso has more paving for roads than any other city that I have visited. It is a source of constant regret that in El Paso the cost of paving is 23 cents cheaper a square yard than most other cities."

"I am on my way to Oklahoma on a short business trip," said J. W. Williams, assistant general superintendent of the Southern Pacific lines in Mexico.

Conditions are about the same in Sonora as they have been since the beginning of the war. There has been no general movement of foreigners from Sonora and there is no apparent disposition on the part of the "Constitutionalists" to molest foreign interests and there is no indication of a new settlement of the trouble. Our company is only operating about 300 miles of road out of a total of 1200 miles. We are operating as far south as Hermosillo, and the Naco and Cananea branches."

"We are giving Juarez a thorough renovation," said Mayor Guadalupe Cruz. "I have put a crew of men to work cleaning up the municipal square, and I will replace the present wooden flooring with concrete. New stalls will also be built. Several new houses are being built. I am enjoying to any extent, are being put in. The pipe was bought in El Paso. We are going to clean up our city looking as clean as possible, too."

good mind and fine prospects. But Revenge was his specialty. He never forgot a wrong, and he always paid back the debt. Consequently while the American settler was raising corn, the underbrush on his elbows and knees trying to do his best to keep our city looking as clean as possible, too."

Some men's memories are so hot that they cannot do anything in the Revenge line at all. They are forever designing a line of revenge for some enemy and they are always ready to pay it. These men are for revenge indeed. If only a passion for Revenge was always accompanied by a bad memory, the mortality statistics of this land would come down on the ruins of our cities.

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**Perversity**  
By Walt Mason

Oh, the gowus the town girls are wearin'! All the moralists are tearing out their ringlets by the bushes; maybe that's the reason why womankind is so persistent, why reform seems vague and distant, for we all are rather tickled when we hear the censors cry. Boys are smoking fierce old stogies just because they know we Tories hold that smoking's vile and harmful and they like to jar our souls; and 10,000 men are sneaking to saloons because we're shrieking always of the deep damnation that is born of flowing bowls. Is it really so surprising that folks tire of moralizing, tire of seeing hands in horror raised whatever they may do? Maybe if we'd quit our preaching, cease to bust our moral breeches, and would do their own reforming and all sinful things eschew. The experiment is easy; let us can our maxims wheezes when we see the women wearing dresses of mosquito tulle, and we will wonder why they wear them. They will doubtless cease to wear them when they see it lacks the merit of imparting to beholders any sort of jolt or jar.—Copyright, 1913, by George Matthew Adams.

**SCOTTISH RITE SUPREME COUNCIL FILLS VACANCIES**  
Washington, D. C., Oct. 22.—Interest in today's session of the Supreme Council of the Ancient and Accepted Scottish Rite of Free Masonry of the southern jurisdiction centered in the election of officers to fill existing vacancies. George F. Moore, of Alabama, was chosen lieutenant grand commander; former senator Henry M. Teller, of Colorado, grand prior; Chas. E. Rosenbaum, of Little Rock, Ark., grand chancellor; and Charles F. Buck, of New Orleans, grand minister of state.

## "This Is My Birthday Anniversary"

YESTERDAY'S Herald contained an article from Pekin, China, which stated that it looked as though the country was going to be united as it never had been. The north, it seems, gave way to the south in the matter of the form of government to be adopted, and the south yielded to the north on two other important points, while a fourth problem was left for solution by the new government. Each section was willing to do its share of giving up, and as a consequence the outlook in China today is most promising. It is a rule that never fails. Let the El Paso boys and girls who were born on October 22 do their full share of giving up, in their homes and at their play, and the troubles fly!

Today's list follows:  
F. Paul Wright, 10.  
Grace Priest, 12.  
Jas. Kilburn, 17.  
James Rickman, 18.  
Gladys Lumley, 15.  
Mildred Turberville, 7.  
Vina Ardoin, 11.

Douglas Reding, 8.  
Scott Walker, 17.  
Alfred Shaw, 8.  
Elmer Lancaster, 16.  
Rudy Davis, 16.  
Mildred Bishop, 15.  
Juanita Gregory, 9.

There is a ticket to the Crawford theater waiting at The Herald office for each one of the boys and girls named. These tickets are good for any evening or Saturday afternoon and are presented with the compliments of The Herald. "Miss Birthday" has them in charge.

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## BOILING POTS FEATURE CLIFTON'S SMOOKER FOR BUSINESS BOOSTERS

(Continued from page one.)  
responsible for raising the big fund to advertise El Paso and the Southwest to the world; representatives of two of the great elevators of the world, lawyers, doctors, merchants, hotel men and in fact every sort of a known grafter in the world.

**Williams to Serve.**  
Fred W. Freeman was introduced and said: "You have all noticed in traveling that when you get off the train in a city the red caps are there to give you service and accept a tip incidentally. The red caps always signify willingness to serve. That is why we wear red hats. We want you to look upon us as the people willing to serve you and incidentally we will take our tip for this service in